

**ABSTRACT**

5 A computerized system for augmenting data from a source database with data from a  
reference database to generate an augmented database that can be used for predictive  
modeling is disclosed. The present invention includes a method for using the Internet  
to obtain information, including, reading a data record stored in a field of data,  
10 searching a database for information describing the data record, condensing the  
information describing the data record into a value description, associating the value  
description with the data record, and augmenting the field of data with the value  
description associated with the data. The present invention also includes a  
computerized system for augmenting data from a source database with data from a  
reference database to generate an augmented database that can be used for predictive  
modeling and data mining to conduct searches of data in the augmented database.